

IN THE ABSTRACT

Submitted herewith is a new Page 32 containing the abstract on a separate page.

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In re Patent Application of:
Samuel S. Tenenbaum

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For: ON-LINE MARKET ENVIRONMENT (OLME)

ABSTRACT PAGE

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10 **ON-LINE MARKET ENVIRONMENT (OLME)****ABSTRACT OF THE DISCLOSURE**

A new method of conducting loan transactions which features a Web-based community of reversed credit auctions where Borrowers present their credit needs and collaterals and
15 Lenders analyze those projects on a caveat emptor basis and compete through the interest rates. This method, being a Consumers to Business direct model will reduce the Borrower's costs and increase Lenders' returns.